This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (**Currently amended**) A method of obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual, recovering <u>and returning at least a portion of predetermined amount of</u> overpaid benefits made <u>to the disabled individual</u> by a third party ~~by a service provider,~~ and allowing access by the third party to <u>an interactive computer program</u> ~~the method~~ of the <u>a</u> service provider, <u>the method</u> comprising:

a). obtaining <u>by the service provider</u> from the disabled individual preauthorization for direct recovery of the overpaid benefits from a deposit account<u>of the disabled individual</u>;

b). filing a claim with the SSA for SSDI <u>by the service provider</u> on behalf of the disabled individual;

~~calculating an amount of overpaid benefits previously provided to the disabled person by the third party to be recovered;~~

c). obtaining SSDI for the disabled individual as a result of the filing of the claim with the SSA, ~~said SSDI being directly deposited by the SSA into the deposit account;~~

d). verifying, by the service provider, that the disabled individual's deposit account has sufficient funds to cover a withdrawal of the predetermined amount of overpaid benefits;

e). ~~electronically~~ recovering from the deposit account, by a computer of the service provider, ~~a preauthorized,~~ the predetermined amount of overpaid benefits previously provided to the disabled person by the third party after the deposit of SSDI by the SSA in the disabled individual's deposit account; ~~and~~

f). ~~said service provider~~ providing the third party with access to ~~a~~ an interactive computer ~~database~~ program of the service provider to enable ~~by a third party for monitoring by~~ the third party to monitor [[of]] the progress of one or more of the ~~afore recited~~ steps a) – e), ~~said monitoring being performed concurrently with the afore recited steps performed by the service provider~~; and

g). returning at least a portion of the predetermined amount of overpaid benefits to the third party.

2. (**Currently amended**) The method of claim 1 ~~wherein the step of calculating the predetermined amount of overpaid benefits to be recovered is performed by the third party~~ further comprising the service provider electronically receiving information regarding the predetermined amount from the third party ~~instead of the service provider~~.

3. (**Canceled**)

4. (**Currently amended**) A method by which a service provider can improve the rate of recovery and decrease collection time from a claimant of ~~an~~ overpaid ~~disability insurance~~ benefits paid to the claimant by a client of the service provider, after an award of Social Security disability insurance benefits (SSDI) and the claimant's receipt of SSDI payments[[,]]; the method comprising[[,]]:

~~said service provider~~ obtaining authorization from the claimant for electronic capture of the overpaid disability insurance benefit before the receipt of a SSDI payment[[,]]; establishing direct deposit of SSDI in a deposit account, verifying by the service provider that the claimant's deposit account has sufficient funds to cover a withdrawal of a predetermined amount of overpaid benefits and then electronically capturing, by computer, from the deposit account [[a]] the predetermined amount of overpaid ~~long-term disability~~ benefits previously provided to the claimant by the client[[,]]; wherein the electronic capture is completed after a SSDI payment is directly deposited in the claimant's deposit account but before it is removed from the deposit account by the claimant;

returning at least a portion of the amount of overpaid benefits to the client; and

~~said service provider~~ providing to the client, by the service provider, ~~computerized~~ access to an interactive computer program of the service provider to enable the client to monitor the steps of the method, the access provided through an

interactive computer program whereby the client can monitor progress of the recovery of the overpaid ~~disability insurance~~ benefit<u>s</u>.

5.   (**Currently amended**) The method of claim 4 ~~wherein the~~ <u>further including a</u> step of the service provider providing the client access to ~~the steps of the method through~~ an interactive computer program ~~further comprises providing~~ <u>through which</u> the client <u>can enter information regarding</u> ~~access to a step of calculating, by the client,~~ the predetermined amount of ~~long-term disability~~ benefits to be captured <u>and electronically receiving from the client through the interactive computer program information related to the predetermined amount of benefits to be captured</u> ~~and allowing said client to calculate the predetermined amount of long-term disability benefits to be captured~~.

6. (**Currently amended**) A data processing system for managing a disability insurance overpayment recovery service for recovery of an overpaid ~~disability~~ benefit from a claimant comprising:

a computer processor for processing data; and

<u>computer readable media containing</u> computer software configured to perform data processing functions comprising:

a).   <u>enabling</u> monitoring <u>by a third party of</u> the progress of a claim for <u>Social Security disability insurance benefits (SSDI)</u> on behalf of a claimant and

receipt of an award of SSDI from the Social Security Administration (SSA) for

the claimant, ~~said monitoring performed by a third party client~~;

      b.)   enabling access to ~~accessing~~ a database of the service provider

by the third party client, said database including data from which an overpaid

amount of ~~long-term disability insurance~~ benefits paid to the claimant by the

third party client can be ~~calculated~~ submitted by the third party client;

      ~~b). calculating the overpaid amount of long-term disability Insurance~~

~~benefits; and~~

      c).   verifying by the service provider that the claimant's deposit

account has sufficient funds to cover a withdrawal of the submitted amount of

overpaid benefits;

      [[e]]d). recovering from a deposit account the ~~calculated~~ submitted

overpaid amount of ~~long-term disability~~ benefits paid to the claimant by the

third party client after the award of SSDI by SSA and receipt of SSDI

payments; and

      f).   returning at least a portion of the predetermined amount of

overpaid benefits to the third party client.

      7.   (**Currently amended**) A method performed by a service provider of

obtaining Social Security disability insurance benefits (SSDI) for a claimant and

recovering an overpayment of ~~long-term disability~~ benefits previously paid to the claimant by a third party, the method comprising:

determining if the claimant qualifies for SSDI from the <u>Social Security Administration (</u>SSA<u>)</u>;

filing a claim for the claimant with the SSA to ~~qualify for~~ <u>obtain an award of</u> SSDI <u>if the claimant qualifies for an award of SSDI from the SSA</u>;

obtaining authorization from the claimant to recover from a deposit account overpaid ~~long-term disability~~ benefits paid to the claimant by the third party;

establishing direct transfer of SSDI from the SSA to the deposit account;

determining a date of the direct transfer of SSDI from the SSA to the deposit account;

determining an amount of the SSDI benefit to which the claimant is entitled;

<u>allowing access to an interactive computer program of the service provider through which a third party can submit information regarding</u> ~~calculating and submitting~~ an amount of overpaid ~~long-term disability~~ benefits paid to the claimant by a third party~~, said calculation and submission performed electronically by computer by the third party~~;

<u>receiving information regarding the amount of overpaid benefits submitted by the third party</u>;

verifying, by the service provider, that the deposit account has sufficient funds to cover a withdrawal of the amount of overpaid benefits;

~~electronically accessing the deposit account by the service provider;~~

automatically recovering from the deposit account the ~~calculated~~ predetermined overpayment amount by computer by the service provider; and

~~said service provider~~ returning at least a portion of the ~~calculated~~ predetermined overpayment amount to the third party.

8. (**Currently amended**) A method performed by a service provider of recovering overpaid ~~long-term disability~~ benefits paid to a claimant by a third party after obtaining Social Security disability insurance benefits (SSDI) for the claimant from the SSA comprising:

a). determining if the claimant qualifies to receive SSDI;

b). obtaining preauthorization from the claimant to electronically recover funds from a deposit account;

c). filing a claim with the Social Security Administration (SSA) for SSDI on behalf of the claimant;

d). obtaining SSDI for the claimant as a result of the filing of the claim with the SSA;

e). establishing direct deposit of SSDI into the deposit account;

~~calculating an amount of overpaid long-term disability benefits paid to the claimant;~~

f). verifying by the service provider that the deposit account has sufficient funds to cover a withdrawal of a predetermined amount of overpaid benefits;

g). electronically recovering from the deposit account by computer the ~~calculated~~ predetermined amount of ~~long-term disability~~ benefits paid to the claimant after the direct deposit of SSDI by SSA into the deposit account;

h). returning at least a portion of the predetermined amount of overpaid benefits to the third party; and

~~the service provider~~ allowing access by the service provider to the third party to a n interactive computer program of the service provider to enable ~~configured to perform at least one of the above-recited steps whereby~~ the third party ~~can~~to monitor ~~and participate in~~ the performance of at least one of the steps of a) - h) ~~filing a claim with the SSA for SSDI on behalf of the claimant, obtaining SSDI for the claimant as a result of the filing of the claim with the SSA, establishing direct deposit of SSDI into the deposit account, calculating an amount of overpaid long-term disability benefits paid to the claimant, or electronically recovering from the deposit account the calculated amount of long-term disability benefits paid to the claimant after the direct deposit of SSDI by SSA into the deposit account~~.

9.   (**Currently amended**) The method of claim 8 wherein the step of obtaining from the disabled individual authorization for electronic recovery of a predetermined amount of ~~long-term disability~~ benefits from a deposit account occurs after the step of obtaining an award of SSDI.

10.   (**Original**) The method of claim 8 further comprising the step of obtaining a date of the direct deposit of SSDI into the deposit account by the SSA after filing a claim with the SSA for SSDI.

11.   (**Currently amended**) The method of claim 8 ~~wherein the step of calculating the amount of overpaid long-term disability benefits paid to the claimant is performed by the third party~~ further comprising enabling the third party access to an interactive computer program of the service provider through which the third party can submit information regarding the amount of overpaid benefits; said method further including the service provider electronically receiving information regarding the predetermined amount of overpaid benefits submitted by the third party.

12.   (**Currently amended**) A method performed by a service provider of improving the rate of recovery and decreasing collection time from a claimant of an overpaid ~~disability insurance~~ benefit after an award of Social Security disability insurance benefits (SSDI) and the claimant's receipt of SSDI; the method comprising:

electronically capturing from a deposit account by computer a predetermined

amount of ~~long-term disability~~ benefits previously provided to the disabled person by

a third party,

wherein ~~the service provides~~ providing the third party ~~with~~ access to a~~ an~~

interactive computer ~~database~~ program of the service provider through which the

third party can monitor by computer ~~selected steps of the method~~ the progress of the

recovery of the overpaid benefit by the service provider;

enabling the third party to [[;]] ~~wherein~~ electronically submit to the service

provider information regarding the predetermined amount of ~~long-term disability~~

benefits being captured ~~is calculated and electronically submitted by the third party~~

~~by computer; and~~

receiving electronically from the third party the information regarding the

predetermined amount of benefits being captured;

verifying, by the service provider, that the deposit account has sufficient funds

to cover a withdrawal of the predetermined amount of benefits being captured;

~~wherein~~ completing the electronic capture of the predetermined amount ~~is~~

~~completed~~ by a computer of the service provider before the predetermined amount is

removed from the deposit account by the disabled individual; and

returning at least a portion of the predetermined amount of overpaid benefits

to the third party.

13.   (**Currently Amended**) The method of claim 12 further comprising establishing with the Social Security Administration (SSA) a direct deposit of the SSDI benefit in the claimant's deposit account.

14.   (**Currently amended**) The method of claim 13 further comprising obtaining authorization from the claimant to electronically capture the predetermined amount of ~~long-term disability~~ benefits from the claimant's deposit account before the SSA makes a direct deposit of the SSDI benefit in the claimant's deposit account.

15.   (**Currently amended**) The method of claim 13 further comprising obtaining authorization from the claimant to electronically capture the predetermined amount of ~~long-term disability~~ benefits from the claimant's deposit account after the SSA makes a direct deposit of the SSDI benefit in the claimant's deposit account.

16.   (**Currently amended**) A data processing system for managing an ~~disability insurance~~ overpayment recovery service provided by a service provider for recovery of an overpaid ~~disability~~ benefit from a disabled individual previously paid by a third party, comprising:

a computer processor for processing data; and

computer readable media containing computer software configured to perform data processing functions comprising:

a).   ~~the service provider~~ determining if the disabled individual

qualifies to receive <u>Social Security disability insurance benefits (</u>SSDI<u>)</u> from

the <u>Social Security Administration (</u>SSA<u>)</u>;

b).   ~~the service provider filing~~ <u>enabling the service provider to file</u> a

claim for SSDI with the SSA on behalf of the disabled individual;

c).   <u>allowing access by a third party to a database of the service</u>

<u>provider containing information regarding the progress of the recovery service to</u>

<u>enable the third party to monitor</u> ~~monitoring by the third party of~~ the progress of the

claim for SSDI and receipt of an award of SSDI from the SSA;

~~d).   calculating an overpaid amount of long-term disability insurance~~

~~benefit; and~~

d).   <u>verifying that a deposit account of the disabled individual has</u>

<u>sufficient funds to cover a withdrawal of a predetermined overpaid amount of</u>

<u>benefits;</u>

e).   ~~the service provider~~ recovering from [[a]] <u>the</u> deposit account the

~~calculated~~ <u>predetermined</u> overpaid amount of ~~long-term disability~~ benefit<u>s</u>, after the

award of SSDI by SSA and receipt of the SSDI benefit in the deposit account<u>; and</u>

f).   <u>returning at least a portion of the recovered overpaid amount of</u>

<u>benefits to the third party.</u>

17.   (**Currently amended**) A method of obtaining <u>Social Security disability</u> <u>insurance benefits (</u>SSDI) for a claimant and recovering an overpayment of ~~long-term~~ ~~disability~~ benefits previously paid to the claimant by a third party performed by a service provider, <u>the method</u> comprising:

determining if the claimant qualifies for SSDI from the <u>Social Security</u> <u>Administration (</u>SSA<u>)</u>;

filing a claim for the claimant with the SSA to ~~qualify for~~ <u>obtain an award of</u> SSDI <u>if the claimant qualifies for an award of SSDI from the SSA</u>;

determining if the claimant qualifies for a recovery of an overpayment of ~~long-~~ ~~term disability~~ benefits paid to the claimant by a third party;

obtaining <u>permission from the claimant for the service provider to</u> access ~~to~~ a deposit account held by the claimant;

establishing direct payment of SSDI from the SSA to the deposit account;

~~calculating an amount of overpayment of long-term disability benefits in the~~ ~~deposit account paid to the claimant by a third party;~~

accessing the deposit account held by the claimant;

<u>verifying, by the service provider, that the deposit account has sufficient funds</u> <u>to cover a withdrawal of a predetermined overpayment amount of benefits;</u>

electronically recovering by a computer from the deposit account held by the claimant the ~~calculated~~ <u>predetermined</u> overpayment amount;

providing access to an interactive computer program of the service provider to a third party to enable the third party to monitor the progress of the recovery of the predetermined overpayment amount of benefits ~~steps of the method by a third party through computerized access to those steps~~; and

returning at least a portion of the ~~calculated~~ predetermined overpayment amount, less the applicable fees, to the third party.

18.   (**Cancelled**)

19.   (**Currently amended**) A method for obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual and recovering overpaid benefits made by a third party, comprising:

~~a service provider~~ obtaining an award of SSDI ~~for~~ by a service provider on behalf of the disabled individual as a result of filing of [[the]] a claim with the SSA;

~~said third party calculating and electronically submitting~~ providing access to a computer program of the service provider to a third party to enable the third party to monitor the progress of the recovery of a predetermined overpayment amount of benefits, ~~and~~ the service provider receiving from the third party through the computer program information regarding the ~~to the service provider~~ [[a]] predetermined amount of overpaid benefits to be recovered;

~~the service provider~~ obtaining from the disabled individual an authorization for direct recovery of the predetermined amount of the overpaid benefits from a deposit account;

<u>verifying by the service provider that the deposit account has sufficient funds to cover a withdrawal of the predetermined amount of the overpaid benefits;</u>

~~the service provider~~ electronically recovering by <u>a</u> computer <u>of the service provider</u> from the deposit account the predetermined amount of ~~long-term disability~~ benefits previously provided to the disabled person by the third party after the award of SSDI by SSA and the disabled individual's receipt of SSDI payments<u>; and</u>

<u>returning at least a portion of the predetermined overpayment amount to the third party.</u>

20. (**Currently Amended**) The method of claim 19 ~~further comprising~~ <u>wherein</u> the step of <u>returning the at least a portion of the predetermined overpayment amount to the third party comprises</u> transferring [[an]] <u>the at least a portion of the</u> overpaid amount from the service provider to the third party.

21. (**Currently Amended**) The method of claim 20 ~~wherein the service provider deducts~~ <u>including a step of deducting</u> a service fee from the overpaid benefit amount before transferring an overpaid amount to the third party.

22. (**Currently amended**) The method of claim 19 wherein the step of obtaining from the disabled individual an authorization for direct recovery of a

predetermined amount of the overpaid benefits from a deposit account is performed

by telephone, by computer or by written form.

    23.   (**Cancelled**)

    24.   (**Cancelled**)

    25.   (**Currently amended**) The method of claim 19 ~~further comprising~~

wherein the step of receiving from said third party ~~calculating and electronically~~

~~submitting~~ the information regarding the overpayment amount comprises providing to

said third party access to an interactive computer program through which ~~to the~~

~~service provider further comprising~~ the third party can ~~calculating and~~ electronically

~~submitting the~~ submit information regarding the overpayment amount to the service

provider ~~through interactive computer access before the step of the service provider~~

~~electronically recovering from the deposit account the predetermined amount of long-~~

~~term disability benefits previously provided to the disabled person by the third party.~~

    26. (**Currently amended**) [[In a]] A method comprising:

    a). ~~steps of~~ obtaining Social Security disability insurance benefits (SSDI) from

the Social Security Administration (SSA) for a disabled individual;

    b). verifying that a deposit account of the disabled individual has sufficient

funds to cover a withdrawal of a predetermined amount of the overpaid benefits; ~~and~~

    c.) automatically recovering, by a computer, [[a]] the predetermined amount of

overpaid benefits made by a third party client of a service provider from the disabled

individual's account after verifying that the deposit account has sufficient funds to cover a withdrawal of a predetermined amount of the overpaid benefits; [[the]] and ~~the method further~~ comprising:

enabling the third party to monitor the performance of ~~monitoring of and participating in~~ one or more of steps a) – c) ~~the step of automatically recovering the predetermined amount of overpaid benefits from the disabled individual's account, said monitoring and participating step being performed~~ by granting access to the ~~computer by a~~ third party client ~~of the service provider~~ to an interactive computer program maintained by the service provider comprising data regarding the recovery of the predetermined amount of the overpaid benefits.

27. (**Currently amended**) The method of claim 26 wherein ~~the participation in the step of automatically recovering the predetermined amount of overpaid benefits by a computer by the third party client of the service provider further comprises~~ the interactive computer program enables the third party to submit ~~calculating and submitting~~ by computer to the service provider information regarding the predetermined overpayment amount ~~by the third party~~; said method further including electronically receiving the information regarding the predetermined amount from the third party.

28. (**Canceled**)

29.   (**New**) A method of obtaining Social Security disability insurance benefits (SSDI) for a claimant and recovering an overpayment of benefits previously paid to the claimant by a third party performed by a service provider, comprising:

determining if the claimant qualifies for SSDI from the SSA;

filing a claim for the claimant with the SSA to obtain an award of SSDI if the claimant qualifies for an award of SSDI from the SSA;

determining if the claimant qualifies for a recovery of an overpayment of benefits paid to the claimant by a third party;

obtaining access by the service provider from the claimant to a deposit account held by the claimant;

establishing direct payment of SSDI from the SSA to the deposit account;

verifying, by the service provider, that the deposit account held by the claimant has sufficient funds to cover a withdrawal of a predetermined overpayment amount of benefits;

recovering by a computer from the deposit account held by the claimant the predetermined overpayment amount;

deducting applicable fees from the predetermined overpayment amount; and

returning the remainder of the predetermined overpayment amount to the third party.

30.   (**New**) The method of claim 11 comprising a step of notifying the third party if information regarding the amount of benefits to be captured is still required in order to recover the amount of overpaid benefits.

31.   (**New**) The data processing system of claim 16 wherein the software instructions being executed by the computer processor notify the third party if information regarding the amount of overpaid benefits to be captured is still required in order to recover the amount of overpaid benefits.

32.   (**New**) The method of claim 4 further comprising electronically notifying the client that the recovery was made.

33.   (**New**) The method of claim 17 comprising deducting applicable fees from the calculated overpayment recovered from the claimant's deposit account.